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INDEX

Sr. No.	Title	Author	Subject	Page No.
1	Accounting Programs for Cost Accounting	Prof. Kalola Rimaben A.	Accountancy	1-3
2	Petrography of the Volcanic and Metavolcanic Rocks of Middle Siang Valley, East Siang District, Arunachal Pradesh, India	P. Bhattacharyya , T.K. Goswami, C. Teye	Applied Geology	4-8
3	Petrography and geochemistry of the host rock of sulphide mineralisation in Potin area, Subansiri district, Arunachal Pradesh, India	P. Bhattacharyya , B.K. Tamuli, D. Majumdar	Applied Geology	9-13
4	Better Work Environment for Small Scale Industries in Developing Countries	Tapan Kumar Majumdar	Architecture	14-15
5	Generation of Bioelectricity from Waste water and Cow's urine	H.Vignesh, Hema Kalai Rani	Biotechnology	16-19
6	Constraints in Grapes Production: An Experience of Tamil Nadu Grapes Growers	Mr. Suresh. G, Dr. S. Krishnamurthy	Commerce	20-22
7	Determinants Of Dividend – A Study With Reference to Selected Companies in India	Dr.M.N.Periasamy	Commerce	23-26
8	Coffee Consumption in India: An Exploratory Study	Shri Arvind A. Dhond	Commerce	27-29
9	A Study on Impact of Women of Self Help GROUPs	D. Bhuvana	Commerce	30-31
10	Impact Of Micro Finance Through Shg-Bank Linkage Programme In Salem District, Tamilnadu	Dr. M. Sumathy, E. Nixon Amirtharaj	Commerce	32-33
11	"A Study On Job Stress With Special Reference To Textile Industries In Tirupur"	DR.M. DHANABHAKYAM , T.SUMATHI	Commerce	34-37
12	The Role of Individual Enterprise and Entrepreneurship in The Economic Development of India, Challenges and Opportunities	A.K.Chandra, B.P.Singh, V.S. Negi	Commerce	38-40
13	Customer Preferences And Attitudes Towards Maruti Cars In Pollachi Taluk	N. MANOHARAN, Dr. R. GANAPATHI	Commerce	41-45
14	(Disaster Management in India : An overview)	Dr. Pawar Ashok S. , Dr. Sunita J. Rathod , Shri. Budhwant R.G.	Economics	46-48
15	Economic condition of Banjara and Vanjari communities in India :An overview	Dr. Pawar Ashok S. , Dr.Rathod Sunita J. , Tidke Atish S.	Economics	49-51
16	(Rajshri Shahu Maharajache Shikshan Sarvatrikaran v Stri Sabalikaran Vishayak Drastikon)	Dr. Pawar Ashok S., Dr. Sunita J. Rathod ,Dr. Vishal Tayade	Economics	52-53
17	"Problems Of Self Help Group Members In Bidar District Of Karnataka"	DR.SANGAPPA V. MAMANSHETTY	Economics	54-56
18	The Role of Private And Public Sectors: An Analysis of Methodological Steps In Understanding Growth Cycles	Dr. Shivsharanappa Dhaba	Economics	57-59
19	"Reforms, Incidence Of Poverty And Employment In India"	Dr. Devraj G. Garvit	Economics	60-62
20	An Innovative Teaching Module to Enhance The Knowledge In Grammar Among The High School Students Of Palghat District	Elsamma Sebastian	Education	63-64
21	Construction of a web course material and evaluating its performance vis a vis conventional approach towards learning: a pilot study	Ms. Sreetanuka Nath	Education	65-67

22	Academic Achievement In Relation to Time Perception and Coping Styles	Dr. D. Hassan, Dr. V. Tulasi Das	Education	68-71
23	Use Of E-Resources to Enhance Performance by the Student-Teachers	Dr. S. K. Panneer Selvam	Education	72-74
24	Studies on The Removal of Blue 4 Dye from Textile Effluents Using Cotton Stem	N. Prasanna, Renjitha Saji , S. Bhuvaneswari ,A. Priya	Engineering	75-77
25	Implementation of Self controlled Arbiter for High Speed Communication in on-chip	Kaushik Mukherjee, A.Ch. Sudhir , Dr. B Prabhakara Raob	Engineering	78-82
26	Rate Sequence Space (S2) π	B. Sivaraman , K. Chandrasekhara Rao , K. Vairamanickam Vairamanickam	Engineering	83-84
27	The Asphalt in The Hot And Cold Areas	Eng. Nasr Ahmad, Prof.Dr. Eng. Mihai Iliescu	Engineering	85-86
28	Corrective Measures to Reduce Physical Work Strain of Dairy Farming	Vinay Deepa, Sharma Suneeta	Ergonomics	87-89
29	Rural Women in Transition: A Case of Women Entrepreneurs	Varinder Randhawa , Ritu Mittal, Parul Gupta	Home Science	90-93
30	Nutritional Status and Impact of Functional Food Supplement on the Performance of Athletes	Uma Mageshwari.S , Mary Jenefer Sharmila.P	Home Science	94-96
31	Effective HRM for Global Competitiveness	Dr Mahalaxmi Krishnan	Human Resource Management	97-100
32	Role of Materials in English Language Teaching and Learning	Dr. Wajahat Hussain	Literature	101-102
33	Expatriate Women in The Fiction of Ruth Praver Jhabvala	P. Mohanapriya	Literature	103-104
34	Prakruti Pariyavaran and Sahitya	Dr. Sanjay Rathod	Literature	105
35	Samkalin Hindi Kavita me Manviya Jivan ke Badalte	Dr. Sanjay Rathod	Literature	106-107
36	A Servant Turned an Administrator: A Study of Naikar's Kanakadasa: The Golden Servant	Ashok Hulibandi	Literature	108-110
37	A Study on Metacognitive Strategy in Terms of Reading Comprehension of Post Graduate English Literature Students	J.P.Vandhana, T.Sakthivel	Literature	111-112
38	The Psychic Patterns In The Protagonist Of Bharati Mukherjee's Wife.	B. Kalidoss, Dr. S.Kanakaraj,	Literature	113-114
39	Integrating action research paradigm into decision making -An investigation of an action research model	Haresh B. Barot	Management	115-117
40	A Study on Green Marketing Mix Towards Green Products	Urmila Vikas Patil	Management	118-120
41	Viral Marketing – Is It A Mirage or Reality?	Dr. Viral Shilu	Management	121-122
42	Evaluation of Mandura Bhasma with & without Triphala Churna in Management Of 'Panduroga'	Dr.D.Anuradha, Dr. M.Srinivasulu	Management	123-125
43	A Conceptual Overview of Value Creation in Business Relationships	Abhishek Pande	Management	126-127
44	Plight of Women Entrepreneurs: A Diagnostic Study	Anuradha Averineni	Management	128-130
45	"Profitability Analysis Of Merger Textile Companies In India During Pre And Post-Merger Periods"	Dr. M. Dhanabhakym ,R.Umadevi	Management	131-133

46	Impact Of Ngo's On Rural Marketing	R. DURGA RANI,Dr. R. GANAPATHI	Management	134-135
47	Status Of Mutual Fund In India	D. JAYANTHI,Dr. R. GANAPATHI,	Management	136-138
48	A Study on "The relevance of Human Resource Accounting in the Present Scenario"	Dr.Giridhar K.V. , Krupa V.D.	Management	139-140
49	Customers Attitude Towards Domestic Air Conditioners With Reference To Lg	M. LAKSHMI PRIYA, Dr. R. GANAPATHI,	Management	141-149
50	Interaction of Gender and Sexual Appeal on Effect of TV Advertisements	P. Shanthi, Dr. S. Thiagarajan	Marketing	150-151
51	Study on Dislike towards TV advertisements – An empirical Evidence	Ruhani Mahajan, Sahil Goyal	Marketing	152-154
52	Emotions: Ace Tool For Marketing	Ashish Nathwani	Marketing	155-157
53	Comparison of Fluticasone propionate with Beclomethasone dipropionate in patients of Bronchial asthma"	RAMAKRISHNA GHUBDE, ARCHANA SHEKOKAR	Medical Science	158-160
54	A study of incidence and risk factors for neonatal systemic candidiasis	Dr Sheila Aiyer, Dr Pareshkumar A. Thakkar, Dr. Komal K. Patel, Dr. Kaushik A. Mehta	Medical Science	161-163
55	Pharmacoeconomic appraisal of antimicrobial utilization in a medical college hospital	Dr. Parveen Kumar Sharma, Dr. Rekha Bansal	Medical Science	164-166
56	Various aspects of antimicrobial utilization in OPD of a medical college hospital	Dr. Parveen Kumar Sharma, Dr. Rekha Bansal	Medical Science	167-168
57	Subjective well Being and Job Satisfaction Among Survivors of Economic Downturn	Vijaya. R, M. Y. Manjula	Psychology	169-172
58	Knowledge of Mothers About Nutrition of Child Under Five Years of Age	Dr.K.Jothy, Ms.S.Kalaiselvi	Social Sciences	173-175
59	Geriatric in India and Their Right to Health	Minni K. T.	Sociology	176-177



Rural Women in Transition: A Case of Women Entrepreneurs

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ABSTRACT

Equity and empowerment of women is a buzz word in our country today which is intimately connected to women entrepreneurship concerns. A number of laws, policies, plans and programmes have been framed by the government aiming at women advancement in different spheres. This paper therefore, dwells on the determinants of women entrepreneurship and the problems and suggestions of women entrepreneurs engaged in micro and small enterprises in Kandi area of Nawanshahr. A sample of 28 entrepreneurial units representing 7 different enterprises viz. Tailoring, dairy, dari making, bann making, beauty parlour, soft toy making and bee keeping that met the criteria of fixed capital upto 1 lac and were operational at least from the last five years were selected. The study revealed that entrepreneurs had high level of entrepreneurial motivation, risk bearing capacity and leadership skill. Most of the problems faced by women entrepreneurs were of personal and technical nature. The results supported the fact that women possess the necessary characteristics and the required potential for running enterprises successfully. However, honing of their entrepreneurial skills require proper education, technical trainings and infrastructural support in conjunction with the provision of credit facilities.

Keywords :

Today's world is changing at a startling pace. Political and economic transformations seem to be occurring everywhere - as countries convert from command to demand economies, dictatorships to democracies, and monarchies to civil institutions. These changes have created economic opportunities for women who want to own and operate businesses. Today, women in advanced market economies own more than 25% of all businesses. Women entrepreneurship is increasing by leaps and bounds impacting all spheres of their life. In India, the hidden entrepreneurial potential of women is being manifested in the form of small and micro enterprises. The changed economic equation is responsible to a great extent for the current transition from a tradition bound woman to a modern woman entrepreneur. But in the rural parts of India, this transition to women entrepreneurship is very slow. About 66% of female population in the rural sector still remains largely idle and unutilized. (Ahirrao and Sadavarte, 2010). This is not acceptable in a country where population of women alone is more than the total population of many other countries. However, providing gainful employment and making every woman employable in the country is a herculean task. Making matters worse is the fact that there is a regular decline in land holdings due to population pressure resulting in making livelihood out of agriculture income alone difficult, unviable and unremunerative. Punjab too is not immune to this twin malady of unemployment and underemployment. The rural entrepreneurship especially of women, must therefore receive prime importance in raising income levels of families and catalyzing rural economic growth of the country.

In recognition of the above stated crucial role of rural women in nation's economy, several rural development agencies, NGOs, GOs are giving incentives, subsidies and concessions to women to start new ventures particularly in the industrially backward rural areas. This has been the policy which started with welfare approach during the sixth Five Year Plan to the present empowerment strategy of the current Five Year Plan.

In line with this thinking, an action oriented project was undertaken to provide need based entrepreneurial training and explore problems of rural women in Nawanshahr district of Punjab. This district was selected purposively as it falls in the kandi area which has been identified as one of three most backward areas of the state. A total of 36SHGs with 12-15 members were formulated in 8 villages of Balachour and Saroa blocks of this district. Cluster sampling approach was used for selecting four villages from each block. Out of the total members of all SHGs a sample of 120 women who showed more interest and had some potential were selected for the purpose of identifying suitable agro and home based enterprises, providing requisite entrepreneurial training for setting up units and identifying problem.

Suitability analysis of enterprises

A list of ten agro-based and location specific enterprises were identified through focused group discussion. These included Dairy, bakery, ban making, vermicelli making, flour milling (atta chaki), preservation of fruits and vegetables, bee keeping, mushroom cultivation, vermi composting, dari making units.

The respondents were asked to give their opinion regarding suitability of these enterprises. The data in table 1 reveals dairy to be the most preferred enterprise (29.2%), followed by bakery (27.5%), preservation of fruits and vegetables (26.4 %) and ban Making (25.8 %). Further the enterprises were ranked based on percentages as shown in table 2.

The majority of the selected women agreed that running of these enterprises will accrue monetary benefits resulting in better housing, clothing, nutrition, education, health care, assets availability and access to technology in the long run.

Table1: Respondents opinion regarding suitability of enterprises

n-120

Sr. No.	Enterprise	Frequency	Percentage	Rank
1	Dairy	35	29.2	I
2	Baking	33	27.5	II
3	Ban Making	31	25.8	IV
4	Vermicelli making	25	20.8	V
5	Atta Chaki	22	18.3	VI
6	Preservation of fruits and vegetables	32	26.4	III
7	Bee keeping	21	17.5	VII
8	Mushroom Cultivation	25	20.8	V
9	Vermicomposting	20	16.6	VIII
10	Dari making	18	15.0	IX

*Multiple responses

Opinions based on Requirement for starting up enterprises:

The data on opinions regarding setting up of various agro based enterprises as per parameters outlined in table2 revealed knowledge to be the top most requirement with 59.2 % of the respondents agreeing to it. The second most important requirement was considered to be skill (51.7%), followed by money (43.3 %), machine (40.0 % and market (27.5 %). Least importance was attributed to space requirements perhaps owing to the reason that majority owned landed property and did not consider this to be a scarce resource.

Table2: Respondent's opinion regarding requirements for setting up an enterprise: n-120

Sr. no.	Requirements	Frequency	Percentage
1	Knowledge	71	59.2
2	Skill	62	51.7
3	Place/space	07	5.8
4	Machine	48	40.0
5	Market	39	27.5
6	Money	52	43.3
7	Any Other	-	-

*Multiple responses

Skill Trainings for entrepreneurship Development

After analyzing the opinion regarding suitability of the enterprise and requirements of the respondents, a list of seven most appropriate enterprises was drawn up. The interested women who had requisite potential and motivation were provided field based trainings for knowledge and skill empowerment in the enterprise of their choice. The detail of the entrepreneurial trainings, duration of trainings and number of participants along with enterprises started is given in the table3.

Table 3 Entrepreneurial trainings organized and enterprises started n-120

Sr. No.	Type of the training	Duration	No. of trainees	Enterprises started
1	Dairy	2 days	28	8
2	Baking	2 days	12	1
3	Ban Making	2 days	20	5
4	Vermicelli making	2 days	25	3
5	Atta Chaki(Flour mill)	2 days	15	4
6	Preservation of fruits and vegetables	5 days	45	5
7	Bee keeping	5 days	8	2

*Multiple responses

The focus of trainings was on tapping their latent potential, helping overcome inhibitions and empowering women with knowledge, skills and confidence. The necessary equipment / infrastructure for each enterprise was bought and installed for opening the units. The cost of the infrastructure and facilities were met partly through loans and their personal sources of income.

Problems faced by women Entrepreneurs:

For the development of any enterprise it is very important to study the problems associated with the enterprise. After a period of six month the entrepreneurs were visited to inquire about the type of problems they faced and to secure suggestions based on the problems faced by them. The information on the following parameters was obtained viz. Personal, production, marketing, socio psychological, technical and financial Problems. These problems have been discussed below. The tables below illustrate category wise information related to these problems (Table 4.1- 4.7)

Table 4.1 shows the personal problems faced by women entrepreneurs Cent per cent of the respondents agreed that they feel over burdened with responsibility. A high percentage of respondents faced the problem of lack of time for recreation (96.43) and excessive stress & tension of dual responsibilities (92.86). A negligible percentage of entrepreneurs faced the problem of lack of ability to plan ahead, lack of confidence (7.14) and lack of ability to handle managerial tasks (3.57). Overall it can be safely inferred that 51 percent women entrepreneurs experienced personal problems.

Table: 4.1 Personal problems experienced by women entrepreneurs n-28

Sr. No.	Problems	No. of entrepreneurs	%age	Ranking on the basis of %age
1.	Over burdened with responsibilities	28	100.00	I
2.	Health problems due to drudgery prone routine	8	28.57	VI
3.	Excessive stress and tension of dual responsibilities	26	92.86	III
4.	Lack of time for recreation	27	96.43	II
5	Inability to handle managerial tasks	1	3.57	IX
6	Lack of confidence	2	7.14	VIII
7	Poor risk taking capacity	12	46.86	V
8	Lack of ability to plan ahead	3	10.71	VII
9	Emotional immaturity	21	75.00	IV
	Overall average		51.00	

*Multiple responses

Table 4.2 depicts that 46.43 percent of entrepreneurs faced the problem of low productivity. Further 35.71 percent respondents faced the problem of high cost of production and 21.43 percent reportedly experienced the problem of inadequate infrastructural support. Overall, 18 percent of women entrepreneurs faced production related problems.

Table 4.2 Production Related problems experienced by women entrepreneurs n-28

Sr. No.	Problems	No. of entrepreneurs	%age	Rank on the basis of %age
1.	Power and water shortage	5	17.86	IV
2.	Lack of skilled labour	1	3.57	VI
3.	Maintenance problem	4	14.29	V

4.	Inadequate infrastructure	6	21.43	III
5	Non availability of raw material	1	3.57	VI
6	Non availability of machinery	1	3.57	VI
7	High cost of production	10	35.71	II
8	Low productivity	13	46.43	I
Overall Average		18.30	0.18	

*Multiple responses

Table 4.3 reveals marketing linkage to be the major marketing related problem (28.57), followed by market competition (25.00) and seasonal demand (14.29). On an average 16 percent of women entrepreneurs agreed to facing marketing related problems.

Table 4.3 Marketing related problems of women entrepreneurs n-28

Sr. No.	Problems	No. of entrepreneurs	%age	Rank on the basis of %age
1.	Lack of access to market information	1	3.57	V
2.	Inadequate road linkages	8	28.57	I
3.	High transportation cost	3	10.71	IV
4.	Low seasonal demand	4	14.29	III
5	Intensive market competition	7	25.00	II
6	Continuous change in demand pattern	4	14.29	III
Overall average		16.07	0.16	

*Multiple responses

Table 4.4 highlights that almost all the entrepreneurs faced the problem of conflicts due to their dual responsibility (96.43) and also the problem of lack of freedom to work independently. Almost fifty percent of the women entrepreneurs faced the problem of lack of social contacts. Overall percentage for socio psychological problems experienced by women of kandi area was 41 percent.

Table: 4.4 Socio psychological problems of women entrepreneurs n-28

Sr. No.	Problems	No. of entrepreneurs	%age	Rank on the basis of %age
1.	Lack of achievement motivation	6	21.43	III
2.	Lack of encouragement by society	2	07.14	V
3.	Conflicts due to dual responsibility	27	96.43	I
4.	Lack of freedom to work independently	27	96.43	I
5	Lack of social acceptance	1	3.57	VI
6	Male dominance and Chauvinism	5	17.86	IV
7	Lack of Social Contacts	13	46.43	II
Overall average		41.33	0.41	

*Multiple responses

In case of technical problems, 82.14 per cent of women felt that they lacked knowledge regarding institutes working for empowerment of women. More than half of the respondents said that they lacked knowledge about loaning schemes and procedures of financial institutions. On an average majority of the women entrepreneurs faced technical problems. (Table 4.5)

Table 4.5 Technical problems of women entrepreneurs n- 28

Sr. No.	Problems	No. of entrepreneurs	%age	Rank on the basis of %age
1.	Lack of avenues for further training	12	42.86	111
Lack of knowledge regarding				
2.	Institutions working for women empowerment	23	82.14	I
3.	Available Improved technology	9	32.14	V
4.	Loaning schemes and procedure of financial institutions	16	57.14	II
5.	Different advanced technologies	11	39.29	IV
Overall average		51.00	0.51	

*Multiple responses

Table 4.6 shows the financial constraints faced by women entrepreneurs. 50 per cent of the women faced problem of personal funds followed by lack of financial support from various GOs & NGOs (25.00) and lengthy procedure of obtaining loans (25.00).

Table 4.6 Financial Problems of Women Entrepreneurs n- 28

Sr. no.	Problems	No. of entrepreneurs	%age	Rank on the basis of %age
1	Lack of personal funds	14	50.0	I
2	Lack of experience in financial support from various agencies	2	7.14	IV
3	Lack of financial support from various GOs and NGOs	7	25.00	II
4	Lengthy procedure of obtaining loans	7	25.00	II
5	Lack of adequate credit facilities from financial institutions	43	14.29	III
Overall Weighted average		24.00	0.24	

*Multiple responses

Table 4.7 Comparative picture of different women entrepreneurship related problems n- 28

Sr. no.	Problems	Mean Score	Percentage
1	Personal Problem	0.51	51
2	Production Related Problem	0.18	18
3	Marketing Related Problem	0.16	16
4	Socio Psychological Problem	0.41	41
5	Technical Problem	0.51	51
6	Financial Problems	0.24	24
Overall average		0.34	34

*Multiple responses

Data in table 4.7 reveals that personal and technical problems are faced by majority of the entrepreneurs followed by 41 percent entrepreneurs who faced socio psychological problems. Besides, 24 percent of the respondents faced financial problem, 18 percent production related problems and 16 percent marketing problems. Overall 34 percent of women entrepreneurs agreed to facing problems related to their entrepreneurial ventures. Therefore more intensive training efforts are required to address problems and equip women for meeting greater challenges ahead.

Conclusion

Women are vital and productive workers in the Indian economy. Nearly 84 percent of all economically active women in India are engaged in Agro and allied activities. However, most of their work is drudgery prone but unpaid and unremunerative. Thus, their economic empowerment through opening agro based and home based enterprises must receive top priority. However, problem they encounter in setting up and maintaining their independent enterprises must be overcome through creating awareness, easy loaning procedures and required training inputs.

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